



Fact Sheet

SOCIAL SECURITY

Social Security Is Important to Asian Americans and Pacific Islanders

Social Security is neutral with respect to race or ethnicity – individuals with identical earnings histories are treated the same in terms of benefits. However, due to certain demographic trends, Asian Americans and Pacific Islanders benefit from the Social Security program in several ways.

- Asian Americans and Pacific Islanders benefit from the guaranteed benefit that is annually adjusted for inflation. With longer life expectancies, elderly Asian Americans and Pacific Islanders will live more years in retirement and benefit from Social Security's cost-of-living protections.
 - Asian Americans and Pacific Islanders tend to have higher life expectancies at age 65 than the majority of the population.
 - Asian American and Pacific Islander men who are age 65 in 2005 can expect to live to age 84, compared to age 81 for all men.
 - Asian American and Pacific Islander women who are age 65 in 2005 can expect to live to age 88, compared to age 85 for all women.
- In 2004, the average annual Social Security income received by Asian American and Pacific Islander men 65 years and older was \$10,952 and for women it was \$8,921.
- In 2004, among Asian Americans and Pacific Islanders receiving Social Security, 31 percent of elderly married couples and 50 percent of elderly unmarried persons relied on Social Security for 90 percent or more of their income.
- The Asian American and Pacific Islander population in the U.S. is expected to grow. Today, four percent of the population is Asian American and Pacific Islander. This proportion is expected to grow to about eight percent by 2050.

Our website at www.socialsecurity.gov/aapi contains more information of interest to Asian Americans and Pacific Islanders.

This fact sheet is designed to provide general information and may not apply to all individuals within each segment of the Asian American and Pacific Islander populations.